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Document Title(s) SUBORDINATION AGREEMENT

ELS #: 14789080

Grantor(s) (Name, address, & phone)
REGIONS BANK
2050 PARKWAY OFFICE CIRCLE, RCN2,
HOOVER, AL 35244

Grantee(s) (Name, address, & phone)
JP MORGAN CHASE BANK
1111 POLARIS PARKWAY, FLOOR 4J,
COLUMBUS, OH 43240

Trustee (Name, address, & phone)
JAY MORRIS, ATTORNEY
2105 JUSTICE STREET, MONROE, LA 71201
318-330-9020

Prepared by (Name, address, & phone)
D'ASHIA CRAYTON
REGIONS BANK
2050 PARKWAY OFFICE CIRCLE, RCN2
HOOVER, AL 35244.

Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range quarter)
LOT 2117, SECTION L, GREENBROOK SUBDIVISION, SECTION 19, TOWNSHIP 1 SOUTH,
RANGE 7 WEST.
APN# : 1074190900211700

Full legal Description on Exhibit A

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Prepared by and Return to: D'ashia Crayton
 Regions Bank
 2050 Parkway Office Cir, RCN 2,
 Hoover, AL 35244.
 (800) 896-6513.

This section for Recording use only

Subordination Agreement

Customer Name: Gary P Gwyn, 399 SANDALWOOD DRIVE, SOUTHAVEN, MS, 38671, (662) 393-2978
Account Number: 3568 **Request Id:** 1210SB0223

THIS AGREEMENT is made and entered into on this 8th day of November, 2012, by Regions Bank, 2050 Parkway Office Cir, RCN 2, Hoover, AL 35244, (800) 896-6513, (Hereinafter referred to as "Regions Bank") in favor of JPMORGAN CHASE BANK, N.A., 1111 POLARIS PARKWAY, FLOOR 4J, COLUMBUS, OH, 43240, (877) 496-3138, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Gary P Gwyn and Rebecca T Gwyn (the "Borrower", whether one or more) the sum of \$31,800.00. Such loan is evidenced by a note dated April 6, 2001, executed by Borrower in favor of Regions Bank, which note is secured by a mortgage, deed of trust, security deed, to secure debt, or other security agreement recorded 4/19/2001, in Record Book 1315 at Page 317 in the public records of DESOTO COUNTY, MS (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$63,348.00 which loan will be evidenced by a promissory note, and executed by Borrower in favor of Lender (the "Note"). The Note will be secured by a mortgage of the same date as the Note (the "Mortgage"). Lender and Borrower have requested that Regions Bank execute this instrument.

AGREEMENT

In consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, Regions Bank agrees that the Mortgage shall be and remain at all times a lien or charge on the property covered by the Mortgage prior and superior to the lien or charge of Regions Bank to the extent the Mortgage secures the debt evidenced by the Note and any and all renewals and extensions thereof, or of any part thereof, and all interest payable on all of said debt and on any and all such renewals and extensions, and to the extent of advances made under the Note of the Mortgage necessary to preserve the rights or interest of Lender thereunder, but not to the extent of any other future advances.

By its acceptance of this agreement, the borrower agrees to pay the subordination Fee set out in the Regions Subordination Request Form.

IN WITNESS WHEREOF, Regions Bank has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

Regions Bank

By: 

Its Vice President
 2050 Parkway Office Cir, RCN 2
 Hoover, AL 35244
 (800) 896-6513

This section for Recording use only

Account Number: 3568

Request Id: 1210SB0223

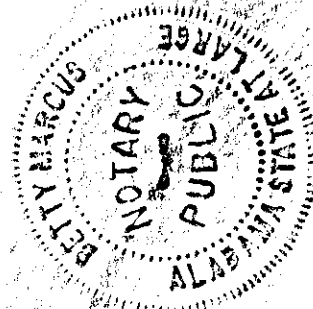
State of Alabama
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 8th day of November, 2012, within my jurisdiction, the within named Mark D. Holmes who acknowledged that he/she is Vice President of Regions Bank, a banking corporation, and that for and on behalf of the said Regions Bank, and as its act and deed, he/she executed the above and foregoing instrument, after first having been duly authorized by Regions Bank so to do.


Notary Public **Betty Marcus**
MY COMMISSION EXPIRES
NOVEMBER 9, 2014

My commission expires:

NOTARY MUST AFFIX SEAL
This Instrument Prepared by:
D'Ashia Crayton
Regions Bank
2050 Parkway Office Cir, RCN 2
Hoover, AL 35244
(800) 896-6513



Order No.: **14789080**
Loan No.: **1304286173**

Exhibit A

The following described property:

Lot 2117, Section L, Second Revision, Greenbrook Subdivision, in Section 19, Township 1 South, Range 7 West, City of Southaven, DeSoto County, Mississippi, as shown on plat of record in Plat Book 25, Page 38, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Assessor's Parcel No: 1074190900211700